



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

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MB Financial Bank, National Association, Chicago, Illinois, Assumes All of the Deposits of Benchmark Bank, Aurora, Illinois

FOR IMMEDIATE RELEASE

Benchmark Bank, Aurora, Illinois, was closed today by the Illinois Department of Financial and Professional Regulation, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver. To protect the depositors, the FDIC entered into a purchase and assumption agreement with MB Financial Bank, National Association, Chicago Illinois, to assume all of the deposits of Benchmark Bank.

The five branches of Benchmark Bank will reopen during normal business hours as branches of MB Financial Bank, N.A. Depositors of Benchmark Bank will automatically become depositors of MB Financial Bank, N.A. Deposits will continue to be insured by the FDIC, so there is no need for customers to change their banking relationship to retain their deposit insurance coverage. Customers should continue to use their existing branch until they receive notice from MB Financial Bank, N.A. that it has completed systems changes to allow other MB Financial Bank, N.A. branches to process their accounts as well.

This evening and over the weekend, depositors of Benchmark Bank can access their money by writing checks or using ATM or debit cards. Checks drawn on the bank will continue to be processed. Loan customers should continue to make their payments as usual.

As of November 16, 2009, Benchmark Bank had total assets of approximately \$170.0 million and total deposits of approximately \$181.0 million. MB Financial Bank, N.A. did not pay the FDIC a premium for the deposits of Benchmark Bank. In addition to



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-223-2009

assuming all of the deposits of the failed bank, MB Financial Bank, N.A. agreed to purchase essentially all of the assets.

The FDIC and MB Financial Bank, N.A. entered into a loss-share transaction on approximately \$139.0 million of Benchmark Bank's assets. MB Financial Bank, N.A. will share in the losses on the asset pools covered under the loss-share agreement. The loss-share transaction is projected to maximize returns on the assets covered by keeping them in the private sector. The transaction also is expected to minimize disruptions for loan customers. For more information on loss share, please visit: <http://www.fdic.gov/bank/individual/failed/lossshare/index.html>.

Customers who have questions about today's transaction can call the FDIC toll-free at 1-800-356-1848. The phone number will be operational this evening until 9:00 p.m., Central Standard Time (CST); on Saturday from 9:00 a.m. to 6:00 p.m., CST; on Sunday from noon to 6:00 p.m., CST; and thereafter from 8:00 a.m. to 8:00 p.m., CST. Interested parties also can visit the FDIC's Web site at <http://www.fdic.gov/bank/individual/failed/benchmark-il.html>.

The FDIC estimates that the cost to the Deposit Insurance Fund (DIF) will be \$64 million. MB Financial Bank, N.A.'s acquisition of all the deposits was the "least costly" resolution for the FDIC's DIF compared to alternatives. Benchmark Bank is the 129th FDIC-insured institution to fail in the nation this year, and the twentieth in Illinois. The last FDIC-insured institution closed in the state was Park National Bank, Chicago, on October 30, 2009.

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